

The Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment to deposit Account No. 50-0289.

Respectfully submitted,

WALL MARJAMA & BILINSKI LLP

By: George S Blasiak

George S. Blasiak

Reg. No. 37,283

GSB:ts

Customer No.: 

20874

PATENT TRADEMARK OFFICE

Telephone: (315) 425-9000

Facsimile: (315) 425-9114

"VERSION WITH MARKINGS TO SHOW CHANGES MADE."

In the Specification:

Paragraph beginning at line 22 of page 4 has been amended as follows:

Fig. 2[i]h is a flow diagram illustrating an exemplary encryption routine according to the invention;

Paragraph beginning at line 16 of page 5 has been amended as follows:

Figs. 6a-6[e]d are various perspective views of a hybrid reader unit which may be incorporated in a transaction terminal according to the invention;